

**What is claimed is:**

1. A credit management system for managing information relating to credit of a telecommunications customer comprising:

a credit information manager, said credit information manager managing information relating to a credit limit and credit scoring of said telecommunications customer;

a credit limit manager, said credit limit manager managing credit limit master data and calculating open and used credit for said telecommunications customer;

credit decision support, said credit decision support performing analyses of accounting information relating to said telecommunications customer; and

a credit rules engine, said credit rules engine applying credit rules to generate internal scoring and internal credit limits from information input into said credit management system.

2. A credit management system as in claim 1, wherein said information input comprises external credit scoring.

3. A credit management system as in claim 1, wherein said information input comprises said accounting information.

4. A credit management system as in claim 3, wherein said accounting information comprises sales volume information, dunning information, and payment history information.

5. A credit management system as in claim 1, wherein said information input comprises customer profession and age information.

6. A method of automatically performing a credit check relating to a telecommunications customer, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining an external credit scoring from at least one external credit information provider;

obtaining information relating to said telecommunications customer from at least one source;

applying a credit scoring rule to said external credit scoring and said information to calculate an internal credit limit; and

storing said internal credit limit.

7. A method of automatically performing a credit check as in claim 6, wherein said applying a credit scoring rule step comprises calculating an internal credit scoring prior

to calculating said internal credit limit and utilizing said internal credit scoring to calculate said internal credit limit.

8. A method of automatically performing a credit check as in claim 7, further comprising the step of storing said internal credit scoring.

9. A method of automatically performing a credit check as in claim 6, wherein said information relating to said telecommunications customer comprises accounting information.

10. A method of automatically performing a credit check as in claim 9, wherein said accounting information comprises sales volume information, dunning information and payment history information.

11. A method of automatically performing a credit check as in claim 6, wherein said information relating to said customer comprises profession and age information.

12. A method of automatically updating a telecommunications customer's credit scoring, said method

being designed to be run on a computerized platform and comprising the steps of:

receiving an updated external credit scoring from at least one external credit information provider;

storing said updated external credit scoring;

retrieving updated accounting information;

calculating a new internal credit scoring based upon said updated external credit scoring and said updated accounting information; and

storing said new internal credit scoring.

13. A method of automatically updating a telecommunications customer's internal credit scoring as in claim 12, further comprising the step of requesting said updated external credit scoring from said at least one external credit information provider.

14. A method of automatically updating a telecommunications customer's internal credit scoring as in claim 13, further comprising the steps of:

determining if said internal credit scoring is still valid;

determining if said customer is active; and

if said customer is not active, adding said customer to an inactive list and not updating said customer's internal credit scoring.

15. A method of automatically updating a telecommunications customer's internal credit scoring as in claim 14, wherein if said customer is not active, erasing a stored credit limit and credit scoring for said telecommunications customer.

16. A method of automated credit limit monitoring for a telecommunications customer, said method being designed to be run on a computerized platform and comprising the steps of:

receiving accounting information, said accounting information collectively providing an indication of exposure for said telecommunications customer;

calculating a total exposure from said accounting information;

determining if said total exposure is within a predetermined level of said credit limit or higher;

if said total exposure is within a predetermined level of said credit limit or higher, triggering an event for

follow-up, and updating credit scoring and credit limit for said telecommunications customer.

17. A method of automated credit limit monitoring as in claim 16, wherein said accounting information comprises data relating to open items, and unbilled and billed but not posted items.

18. A method of automated credit limit monitoring as in claim 16, further comprising the step of setting a new validity date for said updated credit scoring and credit limit.

19. A method of automated exposure monitoring for monitoring credit exposure of a telecommunications service provider, said method being designed to be run on a computerized platform and comprising the steps of:

- obtaining accounting information relating to a telecommunications customer;

- calculating an accounting information total;

- determining if said accounting information total exceeds a credit limit of said telecommunications customer;

- if said accounting information total does exceed said credit limit, triggering an event.

20. A method of automated exposure monitoring as in claim 19, wherein said event comprises storing said accounting information total.

21. A method of automated exposure monitoring as in claim 19, wherein said event comprises storing a difference between said accounting information total and said credit limit.

22. A method of automated exposure monitoring as in claim 19, wherein said method is run upon said telecommunications customer accessing a service.

23. A method of automated exposure monitoring as in claim 22, wherein said accessing a service comprises placing a new call.

24. A method of automated exposure monitoring as in claim 22, wherein if said accounting information total does not exceed said credit limit, said service is provided.

25. A method of automated exposure monitoring as in claim 22, wherein said event comprises suspending said service.

26. A method of automated exposure monitoring as in claim 19, wherein said method is run upon said telecommunications customer placing a new order.

27. A method of automated exposure monitoring as in claim 26, wherein if said accounting information total does not exceed said credit limit, said new order is approved.

28. A method of automated exposure monitoring as in claim 26, wherein said event comprises declining said new order.

29. A method of automated exposure monitoring as in claim 19, wherein said method is run periodically.

30. A method of automated exposure monitoring as in claim 19, wherein said accounting information comprises data relating to open items, and unbilled and billed but not posted items.

31. A method of automated exposure monitoring as in Claim 19, wherein a plurality of different systems may provide said accounting information.



32. A method of automatically preparing a credit checklist for a telecommunications service provider, said method being designed to be run on a computerized platform and comprising the steps of:

obtaining information from an accounts receivable system;

obtaining information from a billing system; and

taking information relating to a predetermined volume of telecommunications customers, critical telecommunications customers' information, and suspicious telecommunications customers' information and preparing a report therefrom.

33. A method of automatically preparing a credit checklist as in claim 32, wherein said predetermined volume comprises a predetermined percentage of said telecommunications customers.